

From: "Chris Hutchinson" <chris@elkhornvalleybank.com> on 06/15/2005 04:35:56 PM

Subject: EGRPRA

RE: Fact Act

My comments are regarding mortgage transactions secured by residential real estate for which the disclosure of credit scores and the factors that adversely affect the credit scores is required. The disclosure has caused confusion and upset some of our customers that have good credit and strong credit scores. Our lenders are doing the best they can to explain the disclosure and the fact that even high scores will have factors listed that adversely affect the score. The confusion to the customer seems unnecessary and seems to outweigh the benefit of the disclosure, especially to customers with good credit.

Chris Hutchinson
Vice President & Auditor
Elkhorn Valley Bank
(402) 371-0722